

IN THE ABSTRACT OF THE DISCLOSURE:

Please cancel the Abstract of the Disclosure and please substitute therefor the new Abstract of the Disclosure which is attached hereto on a separate sheet.

ABSTRACT OF THE DISCLOSURE

A transaction security apparatus and method including a memory device for storing a limitation or restriction on a use of a brokerage account or an electronic money account, wherein the limitation or restriction is automatically received and automatically stored, and a processing device for processing a transaction on the account, wherein the processing device utilizes the limitation or restriction in processing the transaction, wherein the processing device generates a signal containing information for allowing or disallowing the transaction. A transaction security apparatus and method, including a processing device for processing information regarding a transaction on a brokerage account or an electronic money account and capable of allowing or disallowing the transaction, wherein the processing device generates a signal regarding the transaction, and a transmitter for transmitting the signal in real-time to a communication device associated with an account holder.